



Order Filed on February 1, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

STEVEN A. SILNUTZER, P.C.  
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Galloway, NJ 08205  
(609) 748-6100  
By: Steven A. Silnutzer, Esq. SAS-0833


In Re:  
  
Teresa C. Garces

Case No.: 17-13142  
Chapter: 13  
Judge: ABA

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: February 1, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on October 23, 2018 :

Property: 201 E. Bayview Avenue, Pleasantville, NJ 08232

Creditor: SN Servicing Corporation

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by Steven A. Silnutzer, Esq.,  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including April 29, 2019 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Teresa C. Garces  
Debtor

Case No. 17-13142-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Teresa C. Garces, 201 E. Bayview Avenue, Pleasantville, NJ 08232-3014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com  
Laura M. Egerman on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank National Association, as Legal Title Trustee bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Steven A. Silnutzer on behalf of Debtor Teresa C. Garces stevenasil2000@yahoo.com, G28047@notify.cincompass.com; silnutzerlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8